

FORM 1 VOLUNTARY PETITION

United States Bankruptcy Court
Northern District of Illinois

VOLUNTARY
PETITION

IN RE (Name of debtor-if individual, enter Last, First, Middle)

Whitfield, Carolyn

ALL OTHER NAMES used by debtor in the last 6 years
(include married, maiden and trade names)

Carolyn Zywickiel
MARRIED NAME

SOC. SEC./TAX I.D. NO. (If more than one, state all)

4966

STREET ADDRESS OF DEBTOR (No. and street, city, state, zip)

**1560 SUNCREST LANE
Bolingbrook, IL
60490**

COUNTY OF RESIDENCE OR
PRINCIPAL PLACE OF BUSINESS

Cook Will

MAILING ADDRESS OF DEBTOR (If different from street address)

NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)

ALL OTHER NAMES used by the joint debtor in the last 6 years
(include married, maiden and trade names)

SOC. SEC./TAX I.D. NO. (If more than one, state all)

STREET ADDRESS OF JOINT DEBTOR (No. and street, city, state, zip)

COUNTY OF RESIDENCE OR
PRINCIPAL PLACE OF BUSINESS

MAILING ADDRESS OF JOINT DEBTOR (If different from street address)

LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR
(If different from addressee listed above)

Debtor has been domiciled or has had a residence, principal place
of business or principal assets in this District for 180 days
 immediately preceding the date of this petition or for a longer part of
such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general
partner or partnership pending in this District.

INFORMATION REGARDING DEBTOR (Check applicable boxes)

TYPE OF DEBTOR

- Individual
- Joint (H&W)
- Partnership
- Other _____

- Corporation Publicly Held
- Corporation Not Publicly Held
- Municipality

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE
PETITION IS FILED (Check one box)

- Chapter 7 Chapter 11 Chapter 13
- Chapter 9 Chapter 12 § 304-Case Ancillary to Foreign
Proceeding

FILING FEE (Check one box)

- Filing fee attached.

Filing fee to be paid in installments. (Applicable to individuals only) Must attach
signed application for the court's consideration certifying that the debtor is
unable to pay fee except in installments. Rule 1006(b), see Official Form No. 3

NAME AND ADDRESS OF LAW FIRM OR ATTORNEY

Law Offices of Ronald B. Lorsch
1829 West 170th Street
Hazel Crest, IL 60429
Telephone No. (708) 799-0102

NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR

- Debtor is
represented by _____

U.S. Bankruptcy Court
Northern District Of Illinois

Filled: 02/18/2005
Time: 16:30:30

Debtors: CAROLYN WHITFIELD
Case: 05-05676 Fee: 209

Chapter: 7 Rec. #: 3122696
Judge: Bruce Black

341 mtg: 04/13/2005 @ 12:15PM
Trustee: BRADLEY WALLER



1:05BK05676-BK001

STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. § 604)
(Estimates only) (Check applicable boxes)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
- Debtor estimates that after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

ESTIMATED NUMBER OF CREDITORS

- 1-15 16-49 50-99 100-199 200-999 10+

ESTIMATED ASSETS (In thousands of dollars)

- Under 50 50-99 100-499 500-999 1000-9999 10,000-99,000

ESTIMATED LIABILITIES (In thousands of dollars)

- Under 50 50-99 100-499 500-999 1000-9999 10,000-99,000

ESTIMATED NUMBER OF EMPLOYEES - CH 11 & 12 ONLY

- 0 1-19 20-99 100-999

ESTIMATED NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY

- 0 1-19 20-99 100-499 500-over

Name of Debtor

Carolyn Whitfield

Case No.

(Count use only)

For Chapter 9, 11, 12 and 13 cases only. Check appropriate box.
 A copy of debtor's proposed plan dated _____ is attached.

FILING OF PLAN

Debtor intends to file a plan within the time allowed by statute, rule, or order of the court.

Location Where Filed

NONE

Case Number

Date Filed

PRIOR BANKRUPTCY CASE FILED WITHIN LAST 6 YEARS (If more than one, attach additional sheet.)

Name of Debtor

Case Number

Date

Relationship

District

Judge

REQUEST FOR RELIEF

Debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

SIGNATURES

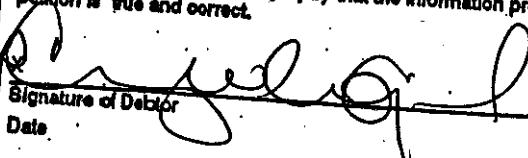
ATTORNEY

X
Signature

Date

INDIVIDUAL/Joint DEBTOR(S)

I declare under penalty of perjury that the information provided in this petition is true and correct.


Signature of Debtor

Date

CORPORATE OR PARTNERSHIP DEBTOR

I declare under penalty of perjury that the information provided in this petition is true and correct, and that the filing of this petition on behalf of the debtor has been authorized.

X

Signature of Authorized Individual

Print or Type Name of Authorized Individual

Title of Individual Authorized by Debtor to File this Petition
Date

X

Signature of Joint Debtor

Date

X

Signature of Debtor

Date

X

Signature of Joint Debtor

Date

X

Signature of Debtor

Date

X

Signature of Joint Debtor

Date

X

Signature of Attorney

Date

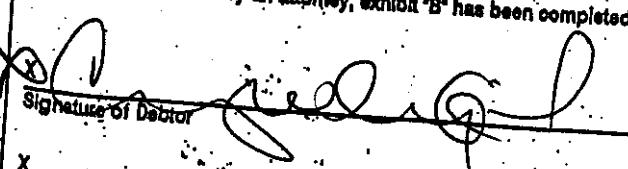
EXHIBIT 'A' (To be completed if debtor is a corporation requesting relief under chapter 11.)

Exhibit "A" is attached and made a part of this petition.

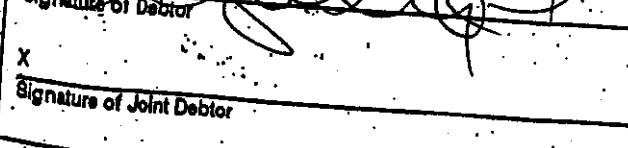
TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 § 322)

I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7 of such title.

If I am represented by an attorney, exhibit "B" has been completed.


Signature of Debtor

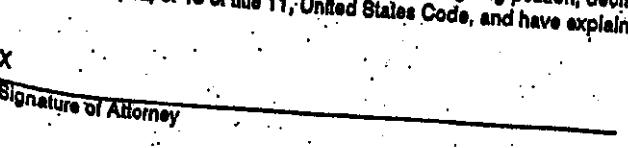
Date


Signature of Debtor

Date

EXHIBIT 'B' (To be completed by attorney for individual chapter 7 debtor(s) with primarily consumer debts.)

I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that (he, she, or they) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.


Signature of Attorney

Date

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

In re: Carolyn Whitfield

Debtor(s)

Case No.

(if Known)

See summary below for the list of schedules. Include Unsworn Declaration under Penalty of Perjury at the end.

GENERAL INSTRUCTIONS: Schedules D, E and F have been designed for the listing of each claim only once. Even when a claim is secured only in part, or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed in Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

Name of Schedule	Attached (Yes No)	Number of sheets	Amounts Scheduled		
			Assets	Liabilities	Other
A - Real Property	Y	0			
B - Personal Property	Y	1290			
C - Property Claimed as Exempt	Y				
D - Creditors Holding Secured Claims	Y			0	
E - Creditors Holding Unsecured Priority Claims	Y			0	
F - Creditors Holding Unsecured Nonpriority Claims	Y			1,047,088	
G - Executory Contracts and Unexpired Leases	Y				
H - Codations	Y				
I - Current Income of Individual Debtor(s)	Y				156
J - Current Expenditures of Individual Debtor(s)	Y				465
Total Number of Sheets of All Schedules					
Total Assets		1290			
Total Liabilities				1,047,088	

re: Carolyn Whitfield

Debtor(s)

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
N O. N E.				

SCHEDULE B - PERSONAL PROPERTY

Total ->

\$

(Report also on Summary of Schedules.)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
Cash on hand				
Checking, savings or other financial accounts, certificates of deposit, shares in banks, savings and loan, trust, building and loan, and home-lead associations, or credit unions, brokerage houses, or cooperatives.		Checking - Charter ONE Bank		30 10
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings including audio, video and computer equipment.		Household Goods		500
Books; pictures and other artifacts; antiques; stamp, coin, card, tape, compact disc, and other collections or collectibles.	X			
Wearing apparel, furs and jewelry.	X	Wearing Apparel		100

In re: Carolyn Whitefield

**SCHEDULE B
PERSONAL PROPERTY**

Debtor(s)

Case No.

(if known)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H	W	J	C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X						
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X						
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X						
13. Interest in partnerships or joint ventures. Itemize.	X						
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X						
15. Accounts receivable.	X						
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X						
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X						
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X						
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X						
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X						
21. Patents, copyrights, and other intellectual property. Give particulars.	X						
22. Licenses, franchises, and other general intangibles. Give particulars.	X						
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X						
24. Boats, motors, and accessories.	X						
25. Aircraft and accessories.	X						
26. Office equipment, furnishings, and supplies.	X						
27. Machinery, fixtures, equipment, and supplies used in business.	X						
28. Inventory.	X						
29. Animals.	X						
30. Crops - growing or harvested. Give particulars.	X						
31. Farming equipment and implements.	X						
32. Farm supplies, chemicals, and feed.	X						
33. Other personal property of any kind not already listed. Itemize.	X						

None

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)
continuation sheets attached

Total ->

640

In re: Carolyn Whitfield

Debtor(s)

Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under (Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d); Note: These exemptions are available only in certain states.
 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal law, state or local law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash ON Hand	735 ILCS 5/12.1001(b)	30	30
Checking Account	735 ILCS 5/12.1001(b)	10	10
Household Goods	735 ILCS 5/12.1001(b)	50	500
Wearing Apparel	735 ILCS 5/12.1001(b)	100	100

→ [Início](#)

Carolyn Whitfield

Debtors(s)

Cust No.

(If known) -

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

In re: Carolyn Whitfield

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

 Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507 (a) (2).

Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (3).

Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a) (4).

Certain farmers and fishermen
Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507 (a) (5).

Deposits by individuals
Claims of individuals up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507 (a) (6).

Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507 (a) (7).

Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a) (8).

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C U D •	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
A/C#						
A/C#						
A/C#						
A/C#						
A/C#						
None						

Subtotal ->
(Total of this page)

\$

Total ->
(use only on last page of the completed Schedule E)

\$

In re: Carolyn Whitfield

Debtor(s) Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CO D E B T	H W C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U O	AMOUNT OF CLAIM
A/C #					
BANK ONE PO Box 15153 Wilmington, DE 19886-5553			1996 credit card		10270
Charles Perrier c/o Goldman & Ehrlich 19 South LaSalle Street STE 1500 Chgo IL 60603			1993 malpractice Judgement		1,027,263
Dr. Robert Martinez c/o Timothy P. Murphy, P.C. 20 North Clark Street Suite 1100 Chicago, IL 60602			1997 Rent Judgement		9555
A/C #					
A/C #					
A/C #					
A/C #					
A/C #					

Continuation Sheets attached.

Subtotal ->
(Total of this page)

\$1,047,085

contingent, enter C; if unliquidated, enter U; if disputed, enter D.

Total ..

1,047,085

In re: Carolyn Whitfield

Debtor(s)

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<p>Mark Sack Suite 5, 3759 W. 95th St Evergreen Park, IL 60801</p>	<p>Lease for Doctor's OFFICE NON-residential Real property</p>

In re:

Carolyn Whitfield

Debtor(s)

Case No.

(if known)

Check this box if debtor has no codebtors.

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re: Carolyn Whitfield

Debtor(s) Case No.

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
Employment:	DEBTOR	SPOUSE	
Occupation	Podiatrist		
Name of Employer	Carolyn Whitfield, D.P.M., P.C. dba Willow Falls Podiatry		
How long employed	18 years		
Address of Employer	1640 Willow Circle Dr Crest Hill, IL 60438		

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current monthly gross wages, salary, and commissions (pro rata if not paid monthly)

412

Estimate monthly overtime

412

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

133

b. Insurance

c. Union dues

d. Other (Specify)

malpractice yrs

123

SUBTOTAL OF PAYROLL DEDUCTIONS

256

TOTAL NET MONTHLY TAKE HOME PAY

156

Regular Income from operation of business or profession or farm

(attach detailed statement)

Income from real property

Interest and dividends

All money, maintenance or support payments payable to the debtor for the debtor's

use or that of dependents listed above.

Social security or other government assistance (Specify)

Pension or retirement income

Other monthly income (Specify)

TOTAL MONTHLY INCOME

156

TOTAL COMBINED MONTHLY INCOME

156

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re:

Carolyn Whitfield

Debtor(s)

Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rates.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lat renter for mobile home)

Are real estate taxes included? Yes. No Is property insurance included? Yes. No

Utilities Electricity and heating fuel

Water and sewer

Telephone

Other

Home maintenance (repairs and upkeep)

200

Food

75

Clothing

100

Laundry and dry cleaning

Medical and dental expenses

Transportation (not including car payments)

Recreation, clubs and entertainment, newspapers, magazines, etc.

Charitable contributions

Insurance (not deducted from wages or included in home mortgage payments)

Homesickness or renter's

Life

Health

Auto

Other

Taxes (not deducted from wages or included in home mortgage payments)
(Specify)

90

Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)

Auto

Other

Alimony, maintenance, and support paid to others

Payments for support of additional dependents not living at your home

Regular expenses from operation of business, profession, or farm (attach detailed statement)

Other

190

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

FOR CHAPTER 12 AND 13 DEBTORS ONLY

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

1. Total projected monthly income

156

2. Total projected monthly expenses

465

Excess income (A minus B)

0

Total amount to be paid into plan each

Monthly

Interest

In re: Carolyn Whitfield

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature:

Debtor

Date

Signature:

(Joint Debtor, if any.)

(If joint case, both spouses must sign.)

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date

Signature:

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

Carolyn Whitfield

Debtor(s)

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. In case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-13 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. Each question is to be answered. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such entities; any managing agent of the debtor. 11 U.S.C. §101(30).

None 1. Income from Employment or Operation of Business

the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case commenced. State also the gross amounts received during the years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year other than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) MOUNT and SOURCE (if more than one).

2004 4945

2003 4882

2002 6321

None 2. Income Other than from Employment or Operation of Business

the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) MOUNT and SOURCE.

Payments to Creditors

None a. List all payments on loans, installment purchases, rents or services, and other debts, aggregating more than \$600 to a creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR, DATES OF PAYMENTS, AMOUNT PAID, MOUNT STILL OWING.

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR, PAYMENT, AMOUNT PAID AND AMOUNT STILL OWING.

Liens, Executions, Garnishments and Attachments

None a. List all suits to which the debtor is or was a party one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF SUIT AND CASE NUMBER, NATURE OF PROCEEDING, COURT, CATION and STATUS OR DISPOSITION.

None b. Describe all property that has been attached, garnis-

Charles Perrier, v. Carolyn Whitfield D.P.M.
92 L 9678 Circuit Court of Cook County
Judgement entered March 5, 1993

immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED, DATE OF SEIZURE and DESCRIPTION AND VALUE OF PROPERTY.

None 5. Repossessions, Foreclosures, and Returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR OR SELLER, DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN and DESCRIPTION AND VALUE OF PROPERTY.

6. Assignments and Receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF ASSEE, DATE OF ASSIGNMENT and TERMS OF ASSIGNMENT OR SETTLEMENT.

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CUSTODIAN, NAME AND LOCATION OF COURT, CASE TITLE & NUMBER, DATE OF ORDER and DESCRIPTION AND VALUE OF PROPERTY.

None 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF PERSON OR ORGANIZATION, RELATIONSHIP TO DEBTOR, IF ANY, DATE OF GIFT, and DESCRIPTION AND VALUE OF GIFT.

None 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give DESCRIPTION AND VALUE OF PROPERTY, DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS and DATE OF LOSS.

None 9. Payments Related to Debt Counseling or Bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Give NAME AND ADDRESS OF PAYEE, DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR and AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY.

None 10. Other Transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR, DATE, and DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED.

Ronald B. Lorsch, 1829 W. 170th Street, Hazel Crest, IL

\$ 1100 Attorney's Fees
\$ 209 Filing Fee

None 11. Closed Financial Accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Give NAME AND ADDRESS OF INSTITUTION, TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE and AMOUNT AND DATE OF SALE OR CLOSING.

 None 12. Safe Deposit Boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY, NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY, DESCRIPTION OF CONTENTS and DATE OF TRANSFER OR SURRENDER, IF ANY.

 None 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Give NAME AND ADDRESS OF CREDITOR, DATE OF SETOFF and AMOUNT OF SETOFF.

 None 14. Property Held for Another Person

List all property owned by another person that the debtor holds or controls.

Give NAME AND ADDRESS OF OWNER, DESCRIPTION AND VALUE OF PROPERTY and LOCATION OF PROPERTY.

 None 15. Prior Address of Debtor

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

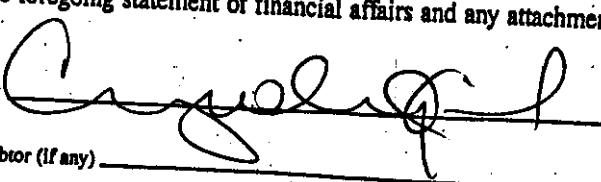
Give ADDRESS, NAME USED and DATES OF OCCUPANCY.

Unsworn Declaration under Penalty of Perjury.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date _____

Signature of Debtor



Date _____

Signature of Joint Debtor (if any)

None continuation sheets attached

Penalty for making a false statement: Fine of up to \$250,000 or imprisonment.

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS

in re **Carolyn Whitfield**

Debtor(s)

Case No.

(If Known)

STATEMENT

Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b) Bankruptcy Rules, states that:

- (1) The undersigned is the attorney for the debtor(s) in this case.
- (2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - (a) for legal services rendered or to be rendered in contemplation of and in connection with this case
 - (b) prior to filing this statement, debtor(s) have paid
 - (c) the unpaid balance due and payable is
- (3) \$ 209.00 of the filing fee in this case has been paid.
- (4) The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - (b) preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - (c) representation of the debtor(s) at the meeting of creditors.

\$ 1100
\$ 1100
\$ 0

- (5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed.

- (6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed.

- (7) The undersigned has received no transfer, assignment or pledge of property except the following for the value stated:

None

- (8) The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated:

Respectfully submitted....

Ronald B. Lorsch

Attorney for Petitioner

Attorney's name and address: Ronald B. Lorsch, 1829 West 170th Street, Hazel Crest, IL 60429

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

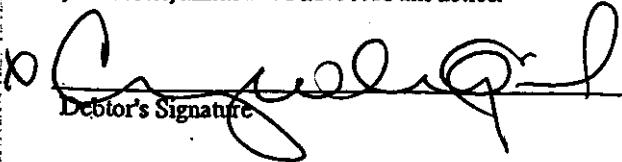
Chapter 11: Reorganization (\$300 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.



Debtor's Signature

Date

Case Number